

Wittstadt Title & Escrow Company, LLC

National Default Division

EXHIBIT

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Virginia Office

22375 Broderick Drive | Suite 210 | Dulles, Virginia 20166

ph: 866-503-4930 | fx: 703-330-8315

7196 9006 9295 4533 0156

September 14, 2011

Jean T. Thomas

[REDACTED]
Richmond, VA 23224

Mon-Fri 8³⁰A-5P

Re: CitiMortgage, Inc.

Loan #: [REDACTED] 7943 Our file #: VA-96001455-11

Address: [REDACTED], Richmond, VA 23224

Please be advised that our client, CitiMortgage, Inc., has referred to us the matter of the above captioned loan, and be further advised that the loan is now in default. According to the records provided by our client the amount due as of September 2, 2011, is \$86,849.94 which includes accrued interest through September 2, 2011, late charges and other default-related costs recoverable under the terms of the Promissory Note and Mortgage. Because of interest, late charges, and other charges that may vary from day to day, the payoff amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. To avoid the need for such an adjustment, please call our office at the above number for the exact amount due as of the date you intend to tender payment.

We have been instructed to proceed with foreclosure. You will receive additional notice of the foreclosure. However the lender encourages you to contact them to inquire if any alternatives to foreclosure are possible.

This is an attempt to collect a debt, and any information obtained will be used for that purpose. Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office within thirty (30) days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgment if one has been obtained and mail you a copy of such judgment or verification. This office will provide you with the name and address of the original creditor, if different from the current creditor, if you request the same from this office within thirty (30) days after receiving this notice.

This is an attempt to collect a debt and any information obtained may be used for that purpose.



IF YOU ARE A DEBTOR IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY:

Please be advised that if you are a debtor in bankruptcy or have been discharged in bankruptcy, this statement does not represent and is not intended to be a demand for payment. In such cases, this letter is provided for you for information purposes only and is not an attempt to collect a debt. You should consult legal counsel regarding your obligations, if any, to pay the mortgage loan.

Finally, if you previously received a discharge in a bankruptcy case involving this loan and did not sign a reaffirmation agreement, then this letter is not an attempt to collect a debt from you personally. This office is seeking solely to foreclose the creditor's lien on real estate and this office will not be seeking a personal money judgment against you.

Sincerely Yours,

Wittstadt Title & Escrow Company, LLC

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